# St. James
## A.M.E. CHURCH

SMALL STEPS
# GIANT STRIDES

2010 ANNUAL REPORT

# PASTOR'S WORD

**Rev. William D. Watley, Ph.D.**
*Senior Pastor*

*An official first class postage stamp was recently issued in honor of Rev. Watley's 25th Anniversary by the United States Postal Service.*

## SMALL STEPS/GIANT STRIDES

Someone has correctly said that the longest journey begins with a single step. I am pleased to present this my 27th report as Pastor of St. James A.M.E. Church in the city of Newark, New Jersey. I still believe that our Lord Jesus Christ has a vision for St. James, and for all of our lives, that is greater than any vision we can have for the church or that anyone can have for it. After my long tenure at St. James, I still believe that the greater days of the church are still ahead of us. The following report identifies some of the small steps that have been made toward the great vision God still has for St. James. Each one of these small steps represents at least great three things.

First, they represent God's continued graciousness and favor upon the work and witness of St. James. Secondly, they represent a faithful congregation who refuses to be complacent and rest on the laurels of past achievement, but passion for growth and a willingness to try new things. Third, these small steps represent a powerful, competent, and loyal leadership team who has worked long and hard, and often at the cost of great financial sacrifice to make this report a reality. Moses had Aaron, Miriam, Joshua, Hur and his father in law, Jethro. David had Jonathan, Abner, Benaiah, and his thirty mighty warriors. Ruth had Naomi and Barak had Deborah. The Lord Jesus had Peter, James, John and nine other hand-picked apostles. Paul had Timothy, Titus, Barnabas, Silas and later on, John Mark.

I am privileged to have the Rev. Dr. Raquel St. Clair as Executive Minister, the Rev. Garvey Ince, as Chief Operating Officer, the Rev. Bankole Akinbinu as Minister to Youth and Young Adults, the Rev. Reginald Clark as Minister to Men, the Rev. Babydoll Kennedy as Media Specialist, Mrs. Vesta Godwin Clark as Director of St. James Social Services, Mr. Paul Martin as Director of St. James Economic Development, Ms. Sakinah Conway as Director of Worship Arts, Mr. Samuel Snead, Brother T.J. Martin and Rev Marcia Sapp Salter giving leadership in Music Ministry, and Ms. Felicia Kennedy as my Administrative Assistant, as well as others who work behind the scenes to keep vision moving forward.

I am also blessed to have my companion of long-standing and unbelievable patience, Mrs. Muriel Watley, and my mother, Mrs. Marian Watley as competent contributors as well as loving family members whose walk with God and unfeigned faith makes life and ministry a blessing and joy. I am grateful to God for their presence in my life, down through the years, and I pray for them without ceasing, even as they pray for me.

This report is the product and fruit of all of those named, as well as many who are unnamed, as much as it is my work, leadership, and vision. I stand with excitement and expectation as I await to see how God will make our faltering small steps into definitive strides towards the vision God has for our future as a community of faith.

To God be the glory for the great things God has done and for the great things God will yet do.

**William D. Watley,**
Under Shepherd

**Muriel Watley**

**Marian Watley**

## Sunday Worship in South Orange

- Average 150 weekly worshippers
- 48 new members
- Gave $202, 328.82 in tithes and offerings
- Began our Christian education hour following 9:30am worship. Adults meet for "Christ, Conversations, and Coffee" and the young people meet at "Youth J.A.M. (Jesus and Me)" to discuss the morning's sermon.

## Youth Ministry

- Created a media team to incorporate more visuals and videos into the service.
- Preached sermons that correlated Biblical truth with Disney films and social networking sites, and reinforced the message by posting pertinent questions for discussion after the sermon.
- Started our own SAT Prep courses, taught by a certified instructor,
- Participated in Gospel Skate Nigh at Branch Brooke Park Skating Facility
- Celebrated our college students by taking them to dinner before they traveled to school.
- Hosted our Harvest Party, a safe-alternative to trick-or-treating for the youth in our community.
- Participated in the Kwanzaa Festival at the New Jersey Performing Arts Center.
- Formally trained the 12 new leaders recruited in 2009 and divided our ministry into three age groups: 5-7, 8-11, and 12-up, to give an age-appropriate lesson.

## Eula Mae B. Orr Missionary Society

- Participated in St. James' visitation ministry, visiting the sick and shut-in at home, in Nursing Homes, and hospitals, as well as sending greetings by way of a telephone call, greeting cards, and CDs of our services.
- Partner with Social Services in feeding and distribution of clothing for the homeless and the less fortunate and purchasing breakfast or dinner after they have attended a Sunday service.
- Sponsored a lecture on how to prevent Alzheimer's,
- Host church for the Newark Area Annual Breakfast
- Celebrated our Annual Day in the form of a "Night In White" in September

## Highlights from the YPD

- Serve those less fortunate every 3rd Saturday of each month
- Collected $212 at the Souper Bowl of Caring to finance the Saturday Soup Kitchen.
- Ministered to the patients at Newark Extended Care Nursing Home on Jay Street.
- Won Best Local YPD at the 2010 ACADEMY AWARDS
- Partnered with our Prison Ministry and bought gifts for the Angel Tree Kids
- Sponsored a community Easter Egg Hunt for the young people ages 2 through 12.
- Held our Annual Fashion /Talent Show
- Raised over $6,000 through bake sales, donations and parents contributions to attend the 1st DISTRICT MEETING in Niagara Falls, New York
- Partnered with Youth Ministry to hold our Annual Community Safe Praise Celebration and Party on October 31.This event for the past 10 years has provided a safe environment for the community youth amidst the gang violence and death threats. TO GOD BE THE GLORY!
- Hosted our Annual SOS (Serving Our Seniors) Dinner for the senior population at our church.

## St. James Social Service

- Total Meals Christian Cafe and Emergency Food Pantry - 128,693 units of food provided to 22,639 people
- Prevented 327 people from becoming homeless by paying back mortgage/rent and security deposits in the amount of $85,000
- Paid utility bills for 83 families that had shut off notices or were living without gas and electric
- Processed 342 NJ Shares applications
- Trained 48 students to become Certified Home Health Aides
- Distributed more than 20,000 items of clothing
- Through the After School Program and Safe Haven Summer Peace Camp, 117 children received academic enrichment and recreational programming
- Holiday Be a Blessing provided 700 food baskets at Thanksgiving, 350 baskets and 1500 toys at Christmas

## Visions Academy Charter High School

- Visions Academy opened on August 23, 2010 fully staffed and with a 150 ninth graders enrolled and will expand over the next four years to offer grades 9th – 12th for 600 students
- Visions Academy's regular school day starts at 7:55 am and ends at 4:25 pm. Included every day is a community meeting where Visionaries (students) actively participate in discussions about culture, politics, etc
- Visions Academy is the first and currently the only stand alone charter high school in Newark and has an active and committed nine member Board of Trustees
- All our students receive a technical lab weekly
- Visionary Global Council (similar to a student council) participated in a program via Skype to discuss bullying with a high school in Ghana West Africa

## Core Values

**Spirituality, Education, Stewardship, Service, and Evangelism**

## Mission Statement

**As the redeemed people of God called church, our mission is to grow fully mature followers for our Lord and Savior Jesus Christ. We believe that full growth and maturity includes the Lordship of Jesus Christ over our time, talents, tithes and offerings**

# 2010 BALANCE SHEET

*Bring the full tithe into the storehouse so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you and overflowing blessing.*

*Malachi 3:10 NRSV*

| | St. James AME Church | St. James AME Federal Credit Union | St. James Social Service | St. James Towers | Total All Corporations |
|---|---|---|---|---|---|
| **ASSETS** | | | | | |
| Current | | | | | |
| - Cash | 106,858 | 15,625 | 55,858 | 33,781 | 212,122 |
| - Investment | 45,816 | 272,711 | | | 318,527 |
| - Loans | | 769,939 | | | 769,939 |
| - Prepaid Expenses | | 8,394 | | 28,827 | 37,221 |
| - Security Deposits/Leases | | | | | 0 |
| - Receivables | | 2,551 | 504,000 | 128,201 | 634,752 |
| - Allowance for Losses | | (19,084) | | | (19,084) |
| **Total Current Assets** | **152,674** | **1,050,136** | **559,858** | **190,809** | **1,953,477** |
| Other Assets | | | | | |
| -Land & Buildings | 2,573,218 | | 7,500,000 | 6,996,901 | 17,070,119 |
| -Furniture & Fixtures | 114,704 | 57,804 | 3,634 | 585,450 | 761,592 |
| -Improvements | 2,393,378 | 13,652 | | 200,355 | 2,607,385 |
| -Restricted Deposits | | | | (434,032) | (434,032) |
| -Transportation/Equipment | 37,638 | | 39,129 | 19,005 | 76,767 |
| -Accumulated Depreciation | (1,668,968) | (60,734) | (522,558) | (5,306,149) | (7,558,409) |
| **Total Other Assets** | **3,449,970** | **10,722** | **7,020,205** | **2,061,530** | **12,542,427** |
| **TOTAL ASSETS** | **3,602,644** | **1,060,858** | **7,580,063** | **2,252,339** | **14,495,904** |

| | St. James AME Church | St. James AME Federal Credit Union | St. James Social Service | St. James Towers | Total All Corporations |
|---|---|---|---|---|---|
| **LIABILITIES** | | | | | |
| Current Liabilities | | | | | |
| - Taxes Payable | | 524 | | | 524 |
| - Accrued Expenses | 45,363 | 2,530 | 7,464 | 260,161 | 315,518 |
| - Accounts payable | 232,485 | 15,961 | 8,459 | 439,366 | 696,271 |
| - Notes Payable | 377,227 | | 106,068 | | 483,295 |
| - Prepaid Rent/Deferred Tuition | | | | 113,432 | 113,432 |
| - Current Mortgage | 52,173 | | 295,647 | 1,061,680 | 1,409,500 |
| **Total Current Liabilities** | **707,248** | **19,015** | **417,638** | **1,874,639** | **3,018,540** |
| Long Term Liabilities | | | | | |
| - Mortgage Payable | 698,905 | | 3,960,461.95 | 3,149,690 | 7,809,057 |
| - Other Long Term Debt | 620,000 | | 524,050 | 1,030,329 | 2,174,379 |
| **Total Long Term Liabilities** | **1,318,905** | | **4,484,512** | **4,180,019** | **9,983,436** |
| **TOTAL LIABILITIES** | **2,026,153** | **19,015** | **4,902,150** | **6,054,658** | **13,001,976** |
| **EQUITY** | | | | | |
| Net Income | 34,519 | (17,325) | 15,212 | 153,007 | 185,413 |
| Shares | | 981,633 | | | 981,633 |
| Reserves | | 78,274 | 1,438,706 | 144,514 | 1,661,494 |
| Unrestricted Fund | | (2,473) | | (3,207,578) | (3,210,051) |
| Fund Balance | 1,541,972 | 1,734 | 1,223,995 | (892,262) | 1,875,439 |
| **TOTAL EQUITY** | **1,576,491** | **1,041,843** | **2,677,913** | **(3,802,319)** | **1,493,928** |
| **TOTAL LIABILITIES & EQUITY** | **3,602,644** | **1,060,858** | **7,580,063** | **2,252,339** | **14,495,904** |

# 2010 INCOME STATEMENTS

| | St. James AME Church | St. James AME Federal Credit Union | St. James Social Service | St. James Towers | Total All Corporations |
|---|---|---|---|---|---|
| **INCOME** | | | | | |
| - Tithes & Offerings | 2,036,791 | | | | 2,036,791 |
| - Love for Education | 92,749 | | | | 92,749 |
| - Special Programs | 62,332 | | 289,816 | | 352,148 |
| - Education/Tuition | 8,349 | | 97,929 | | 106,278 |
| - Other Income/Rent | 38,609 | | 232,000 | 1,715,817 | 1,986,426 |
| - Investments | | 78,425 | | | 78,425 |
| **TOTAL INCOME** | **2,238,830** | **78,425** | **619,745** | **1,715,817** | **4,652,817** |
| **EXPENSES** | | | | | |
| - Administrative | | | 7,319 | 78,079 | 85,398 |
| - Conference | 103,281 | | | | 103,281 |
| - Interest & Bank Charges | 35,768 | 5,359 | 228,108 | | 269,235 |
| - Insurance | 214,118 | 10,439 | 4,218 | 78,750 | 307,525 |
| - Mission & Outreach | 201,857 | | | | 201,857 |
| - Other Operating Expenses | | 15,232 | 10719 | 32,014 | 57,965 |
| - Payroll, Taxes & Benefits | 972,757 | 29,973 | 190,919 | 352,737 | 1,546,386 |
| - Postage | 10,714 | 1,550 | 403 | | 12,667 |
| - Education/Training | 3,457 | 1,181 | 3872 | | 8,510 |
| - Dividends | | | | | |
| - Prep. School | 131,996 | | | | 131,996 |
| - Professional Services | 3,866 | 19,062 | 8,251 | 430,225 | 213,972 |
| - Publicity & Promotions | 36,177 | 3,587 | 917 | | 40,681 |
| - Repair & Maintenance | 76,573 | | 30,111 | 92,295 | 198,979 |
| - Security | 61,418 | 1,020 | | | |
| - Special Events/Programs/Rent | 124,240 | | 104,734 | | 228,974 |
| - Supplies | 109,148 | 8,347 | 7,486 | | 124,981 |
| - Utilities | 118,941 | | 7,476 | 498,710 | 625,127 |
| **TOTAL EXPENSES** | **2,204,311** | **95,750** | **604,533** | **1,562,810** | **4,467,404** |
| **NET INCOME** | **34,519** | **(17,325)** | **15,212** | **153,007** | **185,413** |

** The above financial report is a compilation of information from the financial statements of the operating entities of St. James AME Church and Affiliates. This internally prepared financial statement, in the opinion of mamagement, fairly represents the condition of the St. James AME Church and Affiliates. For financial decisions regarding these institutions, please refer to the audited financial statements and accompanying notes of each corporation.*

# NUMERICAL STATISTICS

| | | |
|---|---|---|
| **1.** | **Conversions** | **100** |
| **2.** | **Accessions** | **270** |
| **3.** | **Baptisms** | |
| | A. Adults | 10 |
| | B. Youth | 8 |
| | C. Infants | 13 |
| | **Total** | **31** |
| **4.** | **Full Members** | |
| | A. Adults | 3550 |
| | B. Youth | 450 |
| | **Total** | **4000** |
| **5.** | **Registered Voters** | **2900** |
| **6.** | **Widow(er)** | — |
| **7.** | **Marriages Performed** | **7** |
| **8.** | **Annual Conference Members** | |
| | A. Lay Delegates | 1 |
| | B. Intinerant Elders/Deacons | 12 |
| | C. Local Elders/Deacons | 4 |
| | D. Evangelist/Missionary | 100 |
| | E. Retired Elders/Deacons | — |
| | F. Licentiates | 5 |
| | G. Supernumerary | 10 |
| | **Total** | **132** |
| **9.** | **Lay Organizations** | **1** |
| | A. Number of Members | 55 |
| **10.** | **Church School Ministry** | |
| | A. Sunday School | 45 |
| | B. Teacher/Officers | 10 |
| | **Total** | **55** |
| **11.** | **New Life Ministry Graduates** | **65** |
| **12.** | **Enrollment in Bible Studies** (General, Men, Women, Youth) | **350** |

| | |
|---|---|
| Episcopal District | First |
| Presiding Bishop | Richard F. Norris |
| Annual Conference | New Jersey |
| Presiding Elder District | Newark |
| Name of Church | St. James AME Church |
| Pastor's Name | William D. Watley |
| Address of Church | 588 M L King Jr. Blvd. |
| Conference Opening Date | March, 2011 |
| Presiding Elder | Howard Grant |

*Day by day, as they spent much time together in the temple, they broke bread at home and ate their food with glad and generous hearts, praising God and having the goodwill of all the people. And day by day the Lord added to their number those who were being saved.*

*Acts 2:46-47 NRSV*

**St. James AME Church**
588 Dr. Martin Luther King Blvd.
Newark, NJ 07102

**Sunday Worship in South Orange**
One SOPAC Way
South Orange, NJ 07079

Office: 973-622-1344
Fax: 973-622-6912
**www.stjamesame.org**

St. James Prayer Conference
Call Line (All are welcome)
1-424-203-8000
1-424-203-8099 (Recorded Prayer)
Code: 882198
(Live prayers Monday-Saturday 6am & 9pm)

## Administrative Staff

**Felicia Kennedy**
Executive Assistant to the Pastor

**Alison Nettles**
Administrative Assistant

**Barbara Carter**
Administrative Assistant

**Grace Thomas**
Office Assistant

**Kim Irby**
Data Management Specialist

**Phyllis Ossai**
Media Assistant

**2010 Annual Report**
Design: SwintonStudio.com
Photography
Jimmy Richardson
Jackie Turner

## Schedule of Services

### Sunday

| | |
|---|---|
| 7:30am | Worship Service (Webcast) |
| 9:30am | Sunday Worship in South Orange<br>(South Orange Performing Arts Center)<br>New Life Ministry<br>Sunday School |
| 11:00am | Worship Service (Webcast)<br>Youth Church<br>(excluding 4th Sunday—Family worship in Main Sanctuary) |

### Wednesday

| | |
|---|---|
| 11:00am | Community Bible Study (Webcast) |
| 12:00pm | Sweet Hour of Praise (Webcast) |

## Our Witness and Ministry

### Ministerial Staff

Rev. William D. Watley, Ph.D., Senior Pastor
Rev. Raquel A. St. Clair, Executive Minister
Rev. Garvey Ince, Chief Financial Officer
Rev. Ingrid Gales, Pulpit Associate
Rev. Javette Goodman, Youth Ministry
Rev. Carl Hunter, Jr., Pulpit Associate
Rev. Debra Johns, Pulpit Associate
Rev. Babydoll Kennedy, Director, Dot.Com Ministry
Rev. Rosalind Redd, Pulpit Associate
Rev. Jacqueline G. Reeves, Ed.D., Pulpit Associate
Rev. Natasha Rouse, Pulpit Associate
Rev. Ellen Warren, Director, Sick Visitation Ministry
Rev. Matthew Watley, Pulpit Associate
Rev. Bankole Akinbinu, Minister to Youth
Rev. Reginald Clark, Minister to Men
Rev. Marcia Sapp-Salter, Director, Praise Team
Rev. Zora Hall, Pulpit Associate
Rev. Ruth Miller, Pulpit Associate
Rev. Robert Kent, Sick Visitation Ministry
Rev. Deborah Richardson, Director, Prayer Ministry
Rev. Thomasena Woodward, Minister of Visitation

### Licentiates

Sis. Ardania Johnson, Pulpit Associate
Bro. Lonnie K. Jones, Music Ministry
Bro. Paul P. Martin, Esq., Pulpit Associate
Bro. T. J. Martin, Music Ministry
Sis. Pamela Ringold, Finance Ministry

### Seminary Interns

Min. Quentin Sutton, New Brunswick Theological Seminary
Rev. William Miller, Drew Theological School

### Stewards

Adonis Blue
Carin Burwell
John Carter
David Chatman
Tyrone Coley
Troyce Dunson
Sharon Foushee
Vesta Godwin Clark
Pauline Guess
Richardean Harris
Geri Hayden
George Hayes
Josephine Horton
Lorna Johnson
Georges Joseph
Jean Kellman-Smith
Felicia Kennedy
Ronda Littleton-Johnson
Carl Mickens
Linda Moore
Carl Peterman
Deborah Petty
Louches Powell
Maurice Quick
Keith Sanders
Dollie Sherrod
Beverly Sigler
Sarah Slaughter
Carole Smith
Karen Spencer
Craig Stanley
Brian Talmadge
Isaac Thomas
Kelli Wingo
Frank Woods, Vice Chairman

### Steward Emeriti

James Trawick
Hobart Birdsong

### Trustees

Vivian Carter
Sakinah Conway
Gwendolyn Garretson
Darryl Gayton
Calvin Jackson
Georgianna Loney
Samuel Snead
Darryl Stewart
Gwen Verner-Jarju

### Trustee Emeritus

Rudolph Graves

### Officers in Training

Tamica Clanton
Natalynn Dunson-Harrison
Faith Edgar
David Lewis
Charles Watts

Growing for God's Glory

# Saint James African Methodist Episcopal Church

2000 ANNUAL REPORT

# Growing for God's Glory

## Vision Statement

**To grow fully mature Christians through Spirituality, Education, Stewardship and Service**

## Mission Statement

**As the redeemed people of God called church, our mission is to grow fully mature followers for our Lord and Savior Jesus Christ. We believe that full growth and maturity includes the Lordship of Jesus Christ over our time, talents, tithes and offerings**


## St. James AME Church

588 Dr. Martin Luther King Blvd.
Newark, New Jersey 07102


## Media Ministry

Radio Broadcast - WNSW AM 1430
Sunday 6:00 pm - 6:30 pm

Radio Broadcast - (Barbados, Eastern Caribbean)
Starcom 790 AM Sunday 4:00 - 4:30 PM

Web Site Address: www.stjamesame.org

E-Mail Address: stjamesamechurch.office@att.net

William D. Watley Ministries

Web Site Address: www.williamdwatley.com

Office: (973) 622-1344 Fax: (973) 622-6912

Public: (973) 623-9545


**2000 Annual Report**

Design: SwintonStudio.com

Photography: Jimmy Richardson/John Judson

# Senior Pastor's Message

## WE PRESS ON!

As we reflect on all that God in Christ through the Holy Spirit accomplished during the past year we continue to be humbled and grateful to know that God is able to do what human work and talent cannot. We celebrate new dimensions of spiritual freedom and joy as we live in the lives of our divine member. We celebrate the completed new, dramatically increased after dance and new growth in the Bible Studies. We celebrate the 418 new souls that were added to the kingdom and the membership of St. James this year. We celebrate over $2,000,000 given in tithes and offerings. We celebrate the witness of so many, often members that bring real works and that tone statistics to the that God really does send the overflow. We celebrate the increased enrollment at St. James Preparatory School. We celebrate the expansion of the St. James Christian Learning Center. We celebrate additional medical services offered at the St. James Center for Family Life. We celebrate increased efficiency and effectiveness in the internal daily business operations of our church. We celebrate growth in music and dance. We celebrate the increasing quality of care to the sick and those in sorrow. We celebrate growth in the youth church as well as other aspects of youth ministry. We celebrate the After School Program which provides quality homework assistance for young people when the school day is complete. We celebrate the continuing commitment of this church to the lost, the looked over and the left out. We celebrate the proposals that have been prayed and the new support that has been attracted to this or that vision of ministry, to the total person. However, as the Apostle Paul, we realize that we have not yet reached our zenith in growth in grace in prayer for preaching, in prayer in power, in support in ministry, in daily or deep reverence in service or in salvation. We still have a long way to go to reach God's vision for us. Thus, we are give thanks for past accomplishments. We also press on. We press on because there are still souls to be saved. We press on because there are still angry, mouths to be fed and broken hearts to be healed. We press on because there are still minds and young that need a quality technological, adept faith based education. We press on because there are new places to reach in the Holy Spirit. We press on because there are greater victories to be achieved.

We are grateful to family, the staff, all of the members, other supporters of this ministry and those who have called out our names to the Lord. Together, we press on as we continue to **"Grow for God's Glory."**

**Rev. William D. Watley, Ph.D.**

**"Not that I have already obtained this or have already reached the goal; but I press on to make it my own, because Christ Jesus has made me his own. Beloved, I do not consider that I have made it my own; but this one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the heavenly call of God in Christ Jesus."**

*Philippians 3, 12-14, NRSV*

# EXECUTIVE MINISTER

## "Growing for God's Glory through Education"

**Rev. Raquel A. St. Clair**
*Pastor, St. James Christian*

In our efforts to grow for God's glory in the year 2000 St. James worked diligently to provide opportunities for our congregation and community to hear the Word proclaimed and taught. Following the model of the early Church, we strove to lay a solid foundation of preaching and teaching for the salvation and maturation of God's people. To this end, the St. James Christian Learning Center (CLC) was created. The CLC is an innovative adult learning institution housed in the state-of-the-art St. James Preparatory School building. The CLC offers classes and courses of study for those (both members and non-members) who wish to more effectively interpret and apply the Word. Learn of our Christian heritage and its implication for Christian living and develop sound financial principles based on the tithe and faithful management of the remaining 90%. Students enrolled in classes also have the opportunity to build their personal libraries as each class has required texts and readings. The CLC offers courses of study, that lead to the following certificates: Christian Studies, Evangelist, Teacher, Christian Ministry, New Testament Greek and Biblical Hebrew. The CLC began with the Spring 2000 Session in February with 48 students. The CLC offered two classes: Intro to Christian Theology, What Christians Believe and Intro to Christian Money Management. The theology class studied the basic doctrines of our faith recognizing that the best way to identify a counterfeit is by knowing the real thing. The Money Management class examined topics such as tithing, goal setting, budgeting, debt reduction and wealth accumulation. The class ended with a trip to the New York Stock Exchange. The CLC looks forward to increasing the student body, course offerings and faculty and adding a Summer Session in the upcoming year. In addition to the CLC we began assessing the needs and schedule of the congregation to hold Bible Study classes at the most optimum times.

*from left: Rev. William D. Watley, Rev. Raquel St. Clair, Allen Cooper, Karl Smith and Rev. James Deas*

Christian Learning Center

In September, we kicked off our new Bible Study schedule and instructors offering the Women's, Men's, Youth and Pastor's Bible Study weekly. Parents who participate in the Pastor's Bible Study have the convenience of sending their children to the Youth Bible Study, that is taught simultaneously. Women's Bible Study precedes the Pastor's Bible Study, and the Men's Bible Study remains on Saturday. Attendance to the Bible Studies has more than doubled averaging over 250 people in one of our Bible Studies each week. Not only do the Bible Studies provide an opportunity for growth of the general membership, they also provide training for members of our church staff and those with teaching ministries. We thank God for the preaching and the teaching ministries of this Church.

**"The beginning of wisdom is this: Get wisdom, and whatever else you get, get insight."**

*Proverbs 4*

# Pastoral Care

**"Love is patient; love is kind. It bears all things, believes all things, hopes all things, endures all things. Love never ends."**

*I Corinthians 13:4, 7-8*

Pastoral Care in the African American tradition is done with the greatest amount of love and concern particularly regarding issues that strongly effect and affect our community, issues such as health, socio economics, family structure and dynamics, spiritual values and morals, domestic violence, stereotypes, sexuality, issues of gender, self-esteem and more are prayerfully addressed. Our objective is to uplift and encourage the congregation to move beyond their circumstances by embracing and receiving God's helping hand.

- Sick and Shut-in visitation and communing reached 80-90 members monthly in hospitals, private residences, nursing homes and other hospice facilities. Assisting Rev. Rushdan is Rev. Thomasena Woodward, Rev. Mary Ellen Lake, Bro. Garvey Ince, Bro. Robert Kent, Sis. Andrea Walker, Grace Thomas, Darrel Pope and Jean Graham.
- The Reach Out and Touch Ministry uses technology as a means of staying in touch with the membership. Prayers, scriptures and words of encouragement are transmitted electronically to each member of the church. This ministry is monitored by Rev. Jean Bonds.
- HIV/AIDS Ministry led by Gloria Burton had a successful year in 2000, which included hosting The Balm in Gilead HIV/AIDS Awareness Conference and the Annual Teens Awareness Conference.
- Prison Ministry members regularly conduct bible study to youths in the Essex County Youth Detention Center and annually host the Angel Tree Christmas Party for the children and families of prison inmates. Daphne Gaters is the Lay Leader of this ministry.
- The Single Parent Ministry continues to foster and promote a sense of wellness and being to single parent families through insightful bible study and open floor discussions on tithing, dating, divorce, anger, time management, child rearing, and other relevant topics. Rev. Rushdan is the facilitator.

Other Ministries and duties under the umbrella of Pastoral Care include: The Greeters Ministry directed by Jean Graham, the Nurses Unit (currently under the direction of Rev. Rushdan and Rev. Ellen Warren) and the Grief and Bereavement Ministry led by Rev. Rushdan. The coordination of funerals and baptisms are pastoral care responsibilities.

**Rev. Teresa V. Rushdan**
*Minister of Pastoral Care*

# ADMINISTRATION

**Dolores Johnson**
*Office Administrator*

The Administrative Staff has to pulse on the daily operation of the church and embrace the fast pace of a growing church whose doors are open seven days a week. Our mission is to who ehearted by support the church's vision and mission through continuous improvement of daily operations to meet the needs of a growing congregation and by helping to create a user friendly church. Dolores Johnson, the Church Administrator who leads the Administrative Staff, also handles the business affairs of the church and serves as the liaison for all of the church's subsidiaries.

**Rev. Ingrid Gales**
*Executive Assistant*

**Mia Richardson**
*Administrative Assistant*

**Kim Irby**
*Data Management Specialist*

**Grace Thomas**
*Office Assistant*

## Year 2000 Highlights

- St. James was a recipient of the State of New Jersey Historic Preservation Award for the completion of phase I of the church restoration.
- Successful collaboration with the New York/New Jersey Social Justice Alliance to become a Community Based Partner in launching the Brownfields Environmental Training Project at the St. James Blake House.
- Continued expansion of our computer network and access to the latest technology.
- Upgrades to the facility to accommodate a computer lab, copy center, minister a staff lounge and expansion of space for the after school program.
- Improvements to the employee's benefits package to offer 403b retirement benefits.
- We thank God for the privilege of serving him and his people. We are Growing for God's Glory.

**"Therefore, my beloved, be steadfast, immovable, always excelling in the work of the Lord, because you know that in the Lord your labor is not in vain"**

*I Corinthians 15:58 NRSV*

# SOCIAL SERVICES CORPORATION...

## Growing for God's Glory in the 21st Century

St. James Social Services, the umbrella organization for the social outreach programs of St. James A.M.E. Church, closed the year 2000 to be one of tremendous growth and major accomplishments, which included a 50 percent increase in grants and donations. With the overall objective of supporting the family unit, St. James Social Services stands on its reputation of being a leading social service agency in the city of Newark and throughout the state of New Jersey.

St. James Social Outreach Programs, housed in the historic Blake House mansion under the direction of John W. Butler and staffed by dedicated volunteers, operate Monday through Friday, Sunday and on the third Saturday of each month. The congregation supports these programs, as do strong partnerships with the Community FoodBank of New Jersey, IDT and Verizon Cares.

In the year 2000 more than 24 tons of food and aggregates to 63,029 meals were distributed to 51,207 women, men and children. Through the food distribution several thousand items which included 600 winter coats were provided to more than 3400 people. During the Thanksgiving and Christmas holidays, 1750 people received food baskets and 1500 toys were distributed to children. The food distribution is coordinated by the St. James Women's Missionary Society through the referral services. 975 people were referred to shelters or other social service agencies and 379 people with substance abuse problems to the Center for Family Life.

The St. James Intergenerational After School Program provides a safe, nurturing, learning environment for children ages 5 - 14 years of age during the after school hours. With educational excellence and cultural awareness being its focus, an average of 40 - 45 children participated in the program. A new eighteen terminal computer laboratory brings added value to the program.

St. James Safe Haven Summer Camp under the directorship of Rev. Deborah Richardson, has a goal of providing a safe, fun filled, educational and culturally enriched environment during the summer months for youth ages 5 through 14. During the summer of 2000, the camp expanded to host 110 children and was housed in St. James Preparatory School.

St. James Center for Family Life, a comprehensive free health center, is located in the St. James Family Development Center. Headed by Nurse Judith M. Stribling, the center is open weekdays and since its inception has served more than 260 patients. Under the auspices of St. Barnabas Healthcare System, the center has received matching funding from the Healthcare Foundation of New Jersey and the Robert Wood Johnson Foundation.

The Brownfields Environmental Worker's Training Program is a partnership with the newly formed New Jersey/New York Environmental Worker Training Consortium. Housed in the Blake House, the program provides training in the construction trades. The initial class has 30 men and women participants.

St. James Social Services Corporation acknowledges with gratitude the following major financial supporters and in-kind donors (2000 -2001): Victor a Foundation, First Union Foundation, United Way, Fleet Bank, Summit Bank, Black United Fund, Bonner Foundation, Rutgers University, Kids Corporation, Shoprite and the Regional Business Partnership.

**St. James Social Services Corporation growing for God's glory through service to others.**

**Vesta M. Gr**
*Administrator*

**John Wm. Butler**
*Director Social*

**Mildred Sif**
*Adminis*

# St. James Preparatory School

## A Christian Academy of Excellence

Dr. Jacqueline Reeves, Ed.D.
*Prep Jr. School*

John Wingate
*Dean Upper School*

**Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God - what is good and acceptable and perfect.**

*Romans 12 2 NRSV*

To enable young people to meet the challenges of today and in the future Saint James Preparatory School takes great pride in the quality of education its students are receiving. Located in the urban community of Newark, NJ, the school is a private preparatory school positioned in the higher educational stratum of the local community and state colleges.

It is housed in a 10.5 million dollar high tech facility ensuring its motto of "excellence". Saint James Preparatory School has the reputation of being one of America's most "wired" schools.

The curriculum for grade 7 through 12 is in accordance with New Jersey Core Curriculum Standards and allows technology to become infused throughout the content subject areas, and students have Internet and extensive research access.

Saint James Prep is in partnership with Rutgers University New Jersey Institute of Technology and St. Benedict's Prep School which offers additional education and physical education components for Prep School students to experience and enjoy.

The Prep School maintains a low student-faculty ratio and small class sizes. In addition, SJP is a member of the Association of Christian Schools International, which enables them to have fellowships with other Christian schools.

St. James Preparatory School A Christian Academy of Excellence is faith based being grounded and committed to the biblical teachings of God's Word. Christian values are practiced and applied to daily living.

The Prep School is reaping a harvest of growth for the glory of God today we have the largest student body in the history of our school using a full range of communication as well as business technology. St. James Prep School students will continue to excel meet and pursue every challenge in this 21st century, becoming its most talented leaders.

# Commission on Youth Ministries

The Commission on Youth Ministries praise God for another year spent ministering, empowering, educating and enhancing the lives of children, teens and young adults in the name of our Lord and savior Jesus Christ. Over the past year the Commission on Youth Ministries has worked prayerfully and diligently to design and enhance ministries that give youth an opportunity to establish a relationship with Jesus and have freedom, understanding and knowledge in serving a risen Christ.

At St. James, the youth are invited to celebrate and worship God in a way that is appealing to their generation and promotes healthy spiritual growth. The St. James Youth Church is especially designed to minister to the needs of young people ages 2 - 18. Not only does salvation of young people take place weekly, more than half of the youth members are tithers who bring tithes and offerings unto the Lord. A major highlight of the year was the celebration of the first anniversary of the Youth Church on October [illegible]

**To God Be The Glory For Great Things He Has Done!**

## Other Highlights

May 5, 2000 - First annual Conflict Resolution Conference which allowed more than 100 teenagers to express themselves and find helpful solutions to gang violence and abusive relationships. Other topics of discussion included the Hip-Hop culture and parental relationships.

October 31, 2000 - St. James Youth Ministries hosted over 400 young people from the local area at our annual Community Safe Haven Party.

January 6, 2001 - More than 100 young people were consecrated for service in the Youth Church. They dedicated themselves to the service of the church as Junior Stewards and Trustees, Junior Stewardesses, Junior Ushers and Acolytes. The altar ware, communion sets, paraments and other items of worship were also consecrated.

**Rev. Natasha Johnson**
*Minister of Youth*

**Marian Wa[illegible]**
*Youth Commission [illegible]*

**"And said to him, do you hear what these are saying?" Jesus said to them, "Yes; have you never read, out of the mouths of infants and nursing babies you have prepared praise for yourself?"**

*Matthew 21:16 NRSV*

# St. James at Worship

# St. James Year in Review

*from left: Rev. William D. Watley, Bishop Donald Hilliard, Rev. Deforest Soaries and Rev. Reginald Jackson.*

*NJ Historic Preservation Award*

*Rev. William D. Watley and William Johnston, President and Chief Operating Officer of the New York Stock Exchange*

*Rev. & Mrs. Watley*

*from left: Kweisi Mfume, Rev. William D. Watley and Sen. Jon Corzine*

# WOMEN'S MINISTRY

**"God, the Lord, is my strength; he makes my feet like the feet of a deer and makes me tread upon the heights."**

*Habakkuk 3:19*

**Rev. Rachel A. St. Clair**
*Guest Speaker*

**Muriel Wesley**
*First Lady*

## "Leaping to Higher Ground"

The Women's Ministry ushered in the year 2000 under the direction of the Executive Minister the guidance of our First Lady, Mrs. Muriel L. Wesley, and three General Chairpersons: Gwendolyn Garretson Mary, Mary Ann and Worder Henderson who served as the key leaders for the Women's Ministry Spaghetti Dinner, Tea, and the Women's Retreat. The highlights of the year included "Midnight Madness" an all night prayer, praise and worship service and our annual Women's Retreat.

The women worked together under the theme "Leaping to Higher Ground." Our goal was to climb to higher heights in our relationship with God and each other. In order to foster a sense of sisterhood and to reach our goal, we recognized that we needed to be free of the weights and shackles that kept us on the ground and hindered our leaping. Under the direction of the Holy Spirit, Sis. Cindy Carr and Sis. Jemella Edwards spearheaded an all night prayer session. Based on Paul and Silas' prison release after praying and praising God at midnight, "Midnight Madness" was born. Over 100 people convened in the sanctuary from 9 PM - 1:16 AM where we prayed, prayers of intercession, worshipped the Lord in song with the Praise Team. We were each in

Dance by the Dance Ministry, "Are Free" "Do You Want to Be Free?" by Rev. St. Clair.

On November 9-11, we held our 4th annual Women's Retreat. We gathered together for

Workshops on Witnessing, Gaining and Maintaining a Godly Spirit and Weapons for Spiritual Warfare. We were blessed to have Dr. Millicent Hunter Thompson and Dr. Ann Lightner. Further as our workshop facilitators and preachers and Sister Ann Welchen's powerful dramatic presentation "Shattered Silhouettes" as part of our retreat. Worship was blessed by the anointed participation of our Praise Team and Dance Ministry. The presence of God was truly in our midst. On November 12th we journeyed back to St. James for our closing services in which Dr. Elaine Flake was our dynamic preacher.

Indeed we have leaped to higher ground and for this we are truly thankful.

# Men's Ministry

The year 2000 not only marked the turn of a new century, but the growth of the men's ministry at the St James A.M.E. Church. We have witnessed the spiritual number call and financial growth of the men of St James as they seek a spiritual walk in the Lord.

Under the Leadership of our Pastor, Rev. Dr. William D. Bailey, Potential, and security, the men meet every Saturday morning for a spiritual walk through the book of Revelation. Here the seeds for spiritual growth has been planted and cultivated as we prepare ourselves for the growth and the ministries which we believe God is preparing for this church and the surrounding communities.

The Christian Men's Network, under the leadership of Joe Thomas, provided the social, educational and political infrastructure for these men of faith. The Network is a collaboration of men from other churches in the community, such as New Hope and Metropolitan Baptist Churches. In addition to worshipping together, the Christian Men's Network has been instrumental in bringing seminars and workshops on finance, taxes, healthcare, investments and law.

We look forward with expectation as the men of St James AME Church prepare themselves for the work to which God is calling them.

**Garvey Ince**
*Men's Ministry Coordinator*

*Men's Ministry*

# Dance Ministry

The year 2000 has been a year of growth and renewal for St James Dance Ministry. Susan Green, serving as the director of the Dance Ministry, and under God's anointing and her leadership, St James Dance Ministry has grown to more than 70 members. The dancers are organized in four troupes: Adult Women, The Armor Bearers for Christ, Instruments of Praise and Children. The founding troupe, the Adult Women, has grown spiritually and physically, maturing in the gifts and who they are in Christ. The Armor Bearers for Christ is a group of men and boys, coordinated by Darrell Pope, who praise God as David did. The men serve as positive role models for the younger boys. The Instruments of Praise, coordinated by Deborah Terry, allows people with limited movement to praise God through dance in spite of their physical limitations. The Children's division, under the leadership of Susan Smith, has grown from a group of children who just dance to gospel music to a group of children who truly minister about God's goodness. We praise God for the addition of tap dance to the Dance Ministry. Paris Mann leads this new component.

This past March over 100 liturgical dancers from New York, New Jersey and Massachusetts attended our liturgical dance workshop, DANCING THROUGH YOUR CIRCUMSTANCE. We celebrate this growth and look forward to what God has in store for us!

**Susan Green**
*Director*

**Praise him with the timbrel and dance ...**

*Psalm 150:4*

# 2000 Balance Sheet

| ASSETS | St. James AME Church | St. James Preparatory | St. James AME Federal Credit Union | St. James Social Services | St. James Towers | Total All Corporations |
|---|---|---|---|---|---|---|
| **Current Assets** | | | | | | |
| Cash | 90,258 | 551,594 | 44,337 | 61,266 | 32,997 | 780,452 |
| Investment | 151,978 | | 98,487 | 32,967 | | 283,432 |
| Loans | | | 1,022,459 | | | 1,022,459 |
| Prepaid Expenses | | | 5,733 | | 15,135 | 20,868 |
| Security Deposits | | 39,356 | | | 103,232 | 142,588 |
| Receivables/Pledges | | 1,841,342 | | 5,267 | 135,899 | 1,982,508 |
| Allowance for Losses | | | (19,773) | | (53,037) | (72,810) |
| **Total Current Assets** | **242,236** | **2,432,292** | **1,151,243** | **99,500** | **234,226** | **4,159,497** |
| **Other Assets** | | | | | | |
| Land & Buildings | 2,630,872 | | | 10,000,000 | 6,996,901 | 19,627,773 |
| Furniture & Fixtures | 48,754 | 382,437 | 39,563 | 3,664 | 271,006 | 745,424 |
| Improvements | 1,588,836 | | 8,289 | | | 1,597,125 |
| Restricted Deposits | | 378,994 | | 367,992 | 1,102,402 | 1,849,388 |
| Transportation/Equipment | 11,291 | 117,948 | | | 19,005 | 148,244 |
| Accumulated Depreciation | (350,000) | | (40,736) | | (3,443,231) | (3,833,967) |
| **Total Other Assets** | **3,929,753** | **879,379** | **7,116** | **10,371,656** | **4,946,083** | **20,133,987** |
| **Total Assets** | **4,171,989** | **3,311,671** | **1,158,359** | **10,471,156** | **5,180,309** | **24,293,484** |

*The financial report is prepared internally and is a compilation of data from the financial statements of the operating entities of St. James AME Church and affiliated corporations. Please refer to the audited financial statements of each corporation for financial decisions regarding St. James AME Church and affiliates.*

| | St. James AME Church | St. James Preparatory | St. James AME Federal Credit Union | St. James Social Services | St. James Towers | Total All Corporations |
|---|---|---|---|---|---|---|
| **LIABILITIES** | | | | | | |
| **Current Liabilities** | | | | | | |
| Taxes Payable | 2,294 | | 1,063 | 3,863 | 54,523 | 61,743 |
| Accrued Expenses | | | 1,833 | 9,983 | 46,126 | 57,942 |
| Accounts Payable | 85,456 | 57,665 | 21,138 | 5,996 | 331,513 | 501,768 |
| Notes Payable | 33,207 | | 1,526 | | 335,928 | |
| Prepaid Rent/Security Deposits | | | | | 114,406 | 114,406 |
| Current Mortgage | 28,000 | | | | 120,622 | 148,622 |
| **Total Current Liabilities** | **148,957** | **57,665** | **25,560** | **19,842** | **1,003,118** | **1,255,142** |
| **Long Term Liabilities** | | | | | | |
| Mortgage Payable | | | | 5,000,000 | 4,468,730 | 9,468,730 |
| Parsonage | 89,007 | | | | | 89,007 |
| Other Long Term Debt | 1,104,058 | | | | 1,001,781 | 2,105,839 |
| **Total Long Term Liabilities** | **1,193,065** | **0** | **0** | **5,000,000** | **5,470,511** | **11,663,576** |
| **Total Liabilities** | **1,342,022** | **57,665** | **25,560** | **5,019,842** | **6,473,629** | **12,918,718** |
| **EQUITY** | | | | | | |
| Net Income | 32,978 | 541,240 | 15,038 | 313,405 | 302,921 | 1,205,582 |
| Shares | | | 1,046,945 | | | 1,046,945 |
| Reserves | | | 15,398 | (38,743) | (2,014,770) | (2,038,115) |
| Retained Earnings | | | 70,456 | 176,753 | 422,529 | 669,738 |
| Fund Balance | 2,796,989 | 2,712,766 | (15,038) | 4,999,899 | (4,000) | 10,490,616 |
| **Total Equity** | **2,829,967** | **3,254,006** | **1,132,799** | **5,451,314** | **(1,293,320)** | **11,374,766** |
| **Total Liabilities & Equity** | **4,171,989** | **3,311,671** | **1,158,359** | **10,471,156** | **5,180,309** | **24,293,484** |

# 2000 Income Statements

| | St. James AME Church | St. James Preparatory | St. James AME Federal Credit Union | St. James Social Services | St. James Towers | Total All Corporations |
|---|---|---|---|---|---|---|
| **INCOME** | | | | | | |
| Tithes & Offerings | 1,578,948 | | | | | 1,578,948 |
| Possible Dream | 222,039 | | | | | 222,039 |
| Special Programs | 165,751 | 155,611 | | 184,274 | | 505,636 |
| Education/Tuition | 9,333 | 122,261 | | 66,597 | | 198,191 |
| Other Income | 39,327 | 614,102 | 107,765 | 480,166 | 1,641,800 | 2,883,160 |
| Investments | 1,332 | 824 | 6,738 | | 43,102 | 51,996 |
| **Total Income** | **2,016,730** | **892,798** | **114,503** | **731,037** | **1,684,902** | **5,439,970** |
| **EXPENSES** | | | | | | |
| Administrative | | 7,667 | | 43,587 | 67,263 | 118,517 |
| Conference | 64,072 | | | | | 64,072 |
| Dividends | | | 22,009 | | | 22,009 |
| Loans Collections | | | 6,000 | | | 6,000 |
| Interest & Bank Charges | 106,038 | 329 | 2,722 | 17,191 | 72,934 | 199,214 |
| Insurance | 40,813 | | 13,688 | 21,159 | 51,893 | 127,553 |
| Mission & Outreach | 216,925 | | | | | 216,925 |
| Other Operating Expenses | 166,785 | 23,811 | 19,720 | 41,937 | 427,899 | 680,152 |
| Payroll, Taxes, & Benefits* | 499,253 | 239,154 | 27,039 | 204,311 | 260,028 | 1,229,785 |
| Postage | 9,720 | 639 | 1,681 | 167 | | 12,207 |
| Education | 7,290 | | | 1,664 | | 8,954 |
| Prep. School | 353,028 | | | | | 353,028 |
| Professional Services | 35,358 | | | 16,778 | 106,972 | 159,108 |
| Publicity & Promotions | 6,620 | 9,099 | 3,595 | 199 | | 19,513 |
| Repair & Maintenance | 122,418 | | | 63,708 | 160,779 | 346,905 |
| Special Events | 110,220 | | 747 | | | 110,967 |
| Supplies | 133,824 | 21,717 | 2,264 | 3,957 | | 161,762 |
| Utilities | 111,388 | 49,142 | | 2,974 | 234,213 | 397,717 |
| **Total Expenses** | **1,983,752** | **351,558** | **99,465** | **417,632** | **1,381,981** | **4,234,388** |
| **Net Income** | **32,978** | **541,240** | **15,038** | **313,405** | **302,921** | **1,205,582** |

# NUMERICAL STATISTICS

| | |
|---|---|
| **1. Conversions** | **94** |
| **2. Accessions** | **418** |
| **3. Baptisms** | |
| A. Adults | 35 |
| B. Youth | 25 |
| C. Children | 25 |
| D. Retirees | 9 |
| **Total** | **94** |
| **4. Full Members** | |
| A. Adults | 2000 |
| B. Youth | 400 |
| C. Children | 600 |
| D. Retirees | 686 |
| **Total** | **3,686** |
| **5. Registered Voters** | **2800** |
| **6. Widow(er) Children under 14** | **—** |
| **7. Marriages Performed** | **21** |

| | |
|---|---|
| **8. Annual Conference Members** | |
| A. Lay Delegates | 1 |
| B. Intinerant Elders/ Deacons | 12 |
| C. Local Elders/Deacons | 5 |
| D. Evangelist/Missionary | 127 |
| E. Retired Elders/Deacons | — |
| F. Licentiates | 12 |
| G. Supernumerary | — |
| **Total** | **157** |
| **9. Lay Organizations** | **1** |
| A. Number of Members | 66 |
| **10. Church School Ministry** | |
| A. Sunday School | 110 |
| B. Teacher/Officers | 16 |
| **Total** | **193** |
| **11. Enrollment in New Life Ministries** | **110** |
| **12. Enrollment in Bible Studies** (General, Men, Women, Youth) | **300** |
| **13. Christian Learning Center** | **75** |

| | |
|---|---|
| Episcopal District | First |
| Presiding Bishop | Donald G. K. Ming |
| Annual Conference | New Jersey |
| Presiding Elder District | Newark |
| Name of Church | St. James AME Church |
| Pastor's Name | William D. Watley |
| Address of Church | 588 M L King Jr. Blvd |
| Conference Opening Date | March, 2001 |
| Presiding Elder | Archie Richmond |

**"Bring the full tithe into the storehouse so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you and overflowing blessing."**

*Malachi 3:10*

St. James A.M.E.

# Federal Credit Union

## St. James A.M.E. Federal Credit Union Enters The New Millennium With New Vision For Membership Growth And Services

### Credit Union Officers

**Vanessa Alexander**
*Manager of Operations*

**Danial A. Bradman**
*President of Operations*

**Gavey C. Ince**
*Chairman of the Board of Directors*

### BASIC PHILOSOPHY

As a Church or Faith-based Credit Union, we are continually striving to embrace the Credit Union philosophies: Not For Profit, Not For Charity, But For Service; People Helping People, Members Make The Difference, Growth Depends On Strong People Relationships. The bottom line is that the officials and staff of the St. James A.M.E. Federal Credit Union are here to serve its membership with our new vision for growth and innovative services in step with the new millennium.

### LOCATION

St. James A.M.E. Federal Credit Union (FCU) is headquartered inside of St. James A.M.E. Church in Newark, NJ with a branch office at Mt. Teman A.M.E. Church in Elizabeth, NJ.

### ASSET SIZE

$1,158,359.00

### MEMBERSHIP

886 members from St. James A.M.E. and Mt. Teman A.M.E. Church congregations and the St. James Preparatory School.

### EMPLOYEES

One full-time and two part-time with a volunteer staff of one full-time and six part-time.

### PRODUCTS AND SERVICES

The St. James A.M.E. Federal Credit Union's service includes:

| | |
|---|---|
| Personal Loans | Regular Shares Accounts |
| Comaker Loans | Church Organization Accounts |
| Computer Loans | Prep School Tuition Loans |
| Direct Deposit | Home and Auto Repair Loans |
| New Auto Loans | Credit Disability Insurance |
| Used Auto Loans | Credit Life Insurance |
| Payroll Deduction | Life Savings Insurance |
| NADA Auto Guide | Vacation Club Accounts |
| MVCP Assistance | Holiday Club Account |
| Share Secured Loans | Special Savings Club Accounts |

### PRODUCTS AND SERVICES FOR THE NEW MILLENNIUM

| | |
|---|---|
| Student Loans | Share Drafts/Checking Account |
| Home Mortgages | Certificates of Deposits |
| Auto Leasing | Electronic Saving and Loans |

### ON THE HORIZON

St. James A.M.E. FCU plans to expand its field-of-membership to include sister Churches in the A.M.E. Newark District.

# Our Witness and Ministry

**Ministerial Staff**
Rev. William D. Watley, Ph. D., Senior Pastor
Rev. Edward W. Verner, MD, Senior Staff Associate
Rev. Raquel St. Clair, Executive Minister
Rev. Teresa Rushdan, Minister of Pastoral Care
Rev. Natasha Johnson, Minister of Youth
Rev. Jacqueline Reeves, Ed.D. Dean, St. James Prep School
Rev. Ingrid Gales, Youth Ministry
Rev. Deborah Blanks, Chaplain, Princeton University
Rev. E. Jean Bonds, Electronic Outreach Ministry
Rev. Sheila Pigford, Care Ministry
Rev. Ellen Warren, Youth Ministry
Rev. Zora Hall, Prayer Band Ministry
Rev. Ruth Miller, Prayer Band Ministry
Rev. Thomasena Woodward, Care Ministry
Rev. Mary Ellen Lake, Care Ministry
Rev. Deborah Richardson, Youth Ministry

**Licentiates**
Bro. Cecil Bonds
Bro. Alonzo Campbell
Sis. Cindy Carr, Media Ministry
Bro. Reginald Clark, Educational Ministry
Sis. Gail Davis, Media Ministry
Bro. Garvey Ince, Men's Ministry
Sis. Debra Johns
Bro. T. J. Martin, Music Ministry
Bro. Charles Maxell, Youth Ministry
Sis. Toriah McClinton, Care Ministry
Sis. Andrea Walker, Care Ministry

**Evangelist**
Bro. Robert Kent
Sis. Gina Nelson

**"The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers to equip the saints for the work of ministry, for building up the body of Christ."**

*Ephesians 4:11-12*

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**Steward Board 1**
Nellie Butler
Hobart Birdsong
David Chatman
Carole Graves
Josephine Horton
Garvey Ince
Clara Clark-Jenkins
Bernice Johnson
Diane Johnson
Delores Johnson
Carl Peterman
Doris Perry
Dollie Sherrod
Beverly Sigler
Sarah Slaughter
Isaac Thomas, Jr.
Frank Woods

**Steward Board 2**
Jeanette Davis
Les Devereaux
Troyce Dunson
James Gayles
Vesta M. Godwin
Paulette Guess
Richardean Harris
Callie Hawkins
Louise Jennings
Carl Mickens
Denise Moore
Mary Murphy
Willie Perry
Kevin Richardson
Karen Spencer
James Trawick
Edwina Verner

**Trustee Board**
George Branch
Charles Brown
John Butler, II
Vivian Carter
Gwendolyn Garretson
Darryl Gayton
Rudolph Graves
Clarence Green
Naomi Huntley
Calvin Jackson
Georgianna Loney
Juanita Moss
Darrell Pope
Samuel Snead, Sr.
Lewis Turner
Gwen Verner-Jarju
Delma Walker
Carolyn Waters
Joseph Yeadon

**Junior Stewards**
Monisha Black
Victor Brown
Dayvonne Cooper
Maurice Donnell
George Johnson
Monica Johnson
Julie Ladson
Arnita Lee
Tiffany Morant
Desiree Rushdan
Chaz Seay
Crystal Woods

**Trustees Emeriti**
John Judson
James Brown
Madison Flanagan

**Junior Trustees**
Keith Bonds
Kyle Bonds
Tania Chance
Wesley Curry
Shanice Jones
Kim Kershaw, Jr.
Selina Kershaw
Larry Lawson
Shanni McNeil
Sheena Robinson
Kevin Young
Jareal Young

**Advisors**
Darryl Gayton
Bernice Johnson

## Schedule of Services

### Sunday

| | |
|---|---|
| 7:30 am | Worship Service |
| 9:30 am | Sunday School |
| 10:45 am | Worship Service |
| 11:00 am | Youth Church |
| 6:00 pm | Radio Broadcast |
| First Sunday | Holy Communion |

### Wednesday

| | |
|---|---|
| 11:00 am | Community Bible Study |
| 12:00 am | Sweet Hour of Praise |
| 6:30 pm | Women's Bible Study |
| 7:30 pm | Pastor's Bible Study |
| 7:30 pm | Youth Bible Study |

### Friday

| | |
|---|---|
| 6:30 pm | Youth Fellowship |

### Saturday

| | |
|---|---|
| 11:00 am *(before 1st Sunday)* | Love Feast |
| 8:00 am | Men's Bible Study |
| 6:00 pm (quarterly) | Mass Baptism |